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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/706,101	11/03/2000	Francis E. Hayes	CRTEX-001XX	5846
207	7590	04/06/2005	EXAMINER	
WEINGARTEN, SCHURGIN, GAGNEBIN & LEOVICI LLP TEN POST OFFICE SQUARE BOSTON, MA 02109			GILLIGAN, CHRISTOPHER L	
			ART UNIT	PAPER NUMBER
			3626	

DATE MAILED: 04/06/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

## Office Action Summary

Application No.

09/706,101

Applicant(s)

HAYES, FRANCIS E.

Examiner

Luke Gilligan

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 04 January 2005.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-32 is/are pending in the application.
- 4a) Of the above claim(s) 29-32 is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-28 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- ☒ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_
- ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_
- ☐ Notice of Informal Patent Application (PTO-152)
- ☐ Other: \_\_\_\_\_

***Response to Amendment***

1. In the amendment filed 1/4/05, the following has occurred: claims 11, 15, and 19 have been amended. Now, claims 1-32 are presented for examination.

***Election/Restrictions***

2. Applicant's election without traverse of claims 1-28 in the reply filed on 1/4/05 is acknowledged.

***Claim Rejections - 35 USC § 102***

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

4. Claims 1-10, 19, and 21-28 are rejected under 35 U.S.C. 102(b) as being anticipated by Luchs et al., U.S. Patent No. 4,831,526.

5. As per claim 1, Luchs teaches a server system connectable to a network, comprising: a database of certificate of insurance related information (see column 2, lines 59-68); program code operable to receive security information and insurance policy information regarding at least one insured party (see column 6, lines 13-24); program code operable to receive a request for a certificate of insurance with regard to said insurance policy information (see column 6, lines 25-33); program code operable to perform a security check with regard to said request for said certificate of insurance, said security check including at least one security procedure defined by said security information regarding said insured party (see column 6, lines 25-27); and program

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code for issuing a certificate of insurance in response to said request in the event that said security check succeeds (see column 6, lines 53-55).

6. As per claim 2, Luchs teaches the system of claim 1 as described above. Luchs further teaches said security procedure requires a password to enter said server system in order to request a certificate associated with said insured party, and wherein said security information includes said password, and wherein said security check includes program code for receiving a password from a certificate requester and comparing said received password with said password within said security information (see column 6, lines 25-27).

7. As per claim 3, Luchs teaches the system of claim 2 as described above. Luchs further teaches said security procedure requires approval of certificates associated with said insured party, wherein said security information indicates an approving party, and wherein said security check includes program code for sending an electronic message to said approving party, said electronic message including a proposed certificate to be issued in association with said insured party (see column 6, lines 13-24).

8. As per claim 4, Luchs teaches the system of claim 3 as described above. Luchs further teaches said security check further includes program code for receiving a reply to said electronic message from said approving party, and for determining that said security check succeeds in response to said reply to said electronic message (see column 6, lines 25-27).

9. As per claim 5, Luchs teaches the system of claim 4 as described above. Luchs further teaches said proposed certificate in said electronic message is modifiable by said approving party (see column 4, lines 27-35).

10. Claims 6-10 recite substantially similar method limitations to system claims 1-5 and, as such, are rejected for similar reasons as given above.

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11. As per claim 19, Luchs teaches the system of claim 1 as described above. Luchs further teaches program code for providing producer interface that permits a user to indicate an insured and that includes list insurance types, and for permitting said user to select at least one of said list of insurance types (see column 5, line 67 – column 6, line 12); program code for associating said insured with said at least one type of insurance (see column 5, line 67 – column 6, line 12); and program code providing requestor interface that displays only the selected at least one type of insurance a requestor response the association of the insured with the least one type of insurance (see column 6, lines 13-24).

12. As per claim 21, Luchs teaches the system of claim 19 as described above. Luchs further teaches said program code for providing said producer interface is further operable to input a data related to cancellation (see column 6, line 65 – column 7, line 5); program code for associating the data with the insured (see column 5, line 67 – column 6, line 12); and where said program code for providing said requestor interface further includes program code, responsive to the association of said indication with said insured, for preventing improper editing in a cancellation clause of a requested certificate of insurance associated with said insured (see column 8, lines 25-28).

13. As per claim 22, Luchs teaches the system of claim 19 as described above. Luchs further teaches said program code for providing said producer interface further comprises program code for presenting a of insurance options that includes general liability additional insured, general liability lessor additional insured, general liability vendor's additional insured, automobile comprehensive, automobile collision, automobile additional insured, automobile loss payee, other additional insured, other loss payee and other mortgagee, and for permitting indication of at least one of said list of insurance options (see column 5, line 67 – column 6, line 12 and Table listed at columns 7-10); program code associating said indicated at least one of

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said insurance options with said insured (see column 5, line 67 – column 6, line 12); and wherein said program code providing said requestor interface includes program code, responsive to said association of said indicated least one said insurance options with said insured, for displaying only said indicated at least one of said insurance options (see column 6, lines 13-24).

14. As per claim 23, Luchs teaches the system of claim 19 as described above. Luchs further teaches said program code for providing said producer interface further comprises program code for inputting a revised additional insured wording to be included in a certificate of insurance for said insured (see column 12, lines 47-54); program code associating said revised wording with said insured (see column 5, line 67 – column 6, line 12); and wherein said program code providing said requestor interface includes program code for inserting said revised wording into a certificate of insurance response to an indication of an additional insured option within said requestor interface (see column 12, lines 47-54).

15. As per claim 24, Luchs teaches the system of claim 19 as described above. Luchs further teaches said program code for providing said producer interface further comprises program code for inputting an indication that approval is required (see column 9, lines 52-54); program code associating said indication with an insured (see column 5, line 67 – column 6, line 12); and wherein said program code providing said requestor interface includes program code for generating a request for approval in response to said association of said indication with said insured (see column 10, lines 51-56).

16. As per claim 25, Luchs teaches the system of claim 24 as described above. Luchs further teaches said program code for providing said producer interface further comprises program code for indicating an approver party (see column 9, lines 52-55); program code for associating said approver party with said insured (see column 9, line 55 – column 10, line 43);

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and wherein said program code providing said requestor interface further includes program code for sending said generated request for approval to said approver party (see column 10, line 67 – column 11, line 2).

17. As per claim 26, Luchs teaches the system of claim 25 as described above. Luchs further teaches said generated request for approval includes an electronic message transmitted said approver party (see column 10, line 67 – column 11, line 2), and wherein said request approval further enables said approver party view, change and approve requested certificate of insurance (see column 9, lines 58-63).

18. As per claim 27, Luchs teaches the system of claim 19 as described above. Luchs further teaches program code operable to construct a sentence by combining a number of predetermined phrases in response to selection through said requestor interface of at least one insurance characteristic, wherein said sentence is entered in a text field appearing on a requested certificate of insurance (see column 9, lines 58-68).

19. As per claim 28, Luchs teaches the system of claim 27 as described above. Luchs further teaches program code operable to prevent certain predetermined words from being inserted through said requestor interface from appearing on said requested certificate of insurance (see column 8, lines 12-16).

***Claim Rejections - 35 USC § 103***

20. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

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21. Claims 11-18 are rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs et al., U.S. Patent No. 4,831,526 in view of Grow, U.S. Patent No. 6,694,315.

22. As per claim 11, Luchs teaches the system of claim 1 as described above. Luchs further teaches program code for receiving insurance type information related to a requested certificate (see column 6, lines 25-27); program code for receiving text to be entered into said requested certificate (see column 6, lines 33-39); and program code for forming a complete sentence reflecting said insurance type information, information stored in said database of certificate of insurance related information and said received text to be entered within said requested certificate, and entering said complete sentence into said requested certificate (see column 9, lines 44-59). Luchs does not explicitly teach a box receiving text and forming complete sentences to be entered in said box. Grow teaches an automated document creation system that includes boxes for entering text to be automatically entered in legal documents (see column 6, lines 23-42). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the system of Luchs. One of ordinary skill in the art would have been motivated to incorporate this feature for the purpose of enhancing the efficiency of the document creation process within Luchs and to provide custom tailored application for different entities within the document creation process (see column 2, lines 1-4 of Grow).

23. As per claim 12, Luchs in view of Grow teach the system of claim 11 as described above. Luchs further teaches said program code for forming a complete sentence is responsive to whether or not any text was entered into said requested certificate (see column 9, lines 44-59, clearly if no data is entered, the policy will not be altered).

24. As per claim 13, Luchs in view of Grow teach the system of claim 11 as described above. Luchs does not explicitly teach said program code for forming a complete sentence is



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responsive to a selected one of a plurality of items listed within a pull down menu. Grow teaches forming complete sentences responsive to a selected one of a plurality of items listed within a pull down menu (see column 12, lines 21-33). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the system of Luchs for the reasons given above with respect to claim 11.

25. As per claim 14, Luchs in view of Grow teach the system of claim 13 as described above. Luchs does not explicitly teach said pull down menu is one of a plurality of pull down menus, wherein each pull down menu is associated with an insurance type. Grow teaches said pull down menu is one of a plurality of pull down menus, wherein each pull down menu is associated with a predetermined event (see column 12, lines 21-33). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate this feature into the system of Luchs for the reasons given above with respect to claim 11.

26. Claims 15-18 contain substantially similar method limitations to the system limitations recited in claims 11-14 and, as such, are rejected for similar reasons as given above.

27. Claim 20 is rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs et al., U.S. Patent No. 4,831,526 in view of McKee et al., U.S. Patent No. 6,272,482.

28. As per claim 20. Luchs teaches the system of claim 19 as described above. Luchs further teaches said program code for providing said producer interface is further operable to input a data related to cancellation (see column 6, line 65 – column 7, line 5); program code for associating the data with the insured (see column 5, line 67 – column 6, line 12); wherein said program code for providing said requestor interface further includes program code for inputting requested data related to cancellation (see column 8, lines 8-12); program code for comparing said requested data related to cancellation to said data related to cancellation in response to

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said association of said insured with said data related to cancellation (see column 8, lines 25-28); and program code for generating an error message to said requestor interface in the event that said requested data related to cancellation is not in accordance with said data related to cancellation (see column 8, lines 12-16).

29. Luchs does not explicitly teach inputting a maximum and minimum number of cancellation days for comparison to a requested number of cancellation days and comparing this data to produce the error messages. McKee teaches the use of business rules to establish a maximum and minimum number of cancellation days (see column 4, lines 38-51). It would have been obvious to one of ordinary skill in the art at the time of the invention to incorporate these rules into the existing "data flow operations" function of Luchs. One of ordinary skill in the art would have been motivated to incorporate this feature for the purpose of complying with state laws regarding cancellation (see column 4, lines 61-66 of McKee).

### ***Conclusion***

30. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

- Chapman teaches a system for automatic generation of automobile insurance certificates.

31. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Luke Gilligan whose telephone number is (703) 308-6104. The examiner can normally be reached on Monday-Friday 8am-5:30pm.

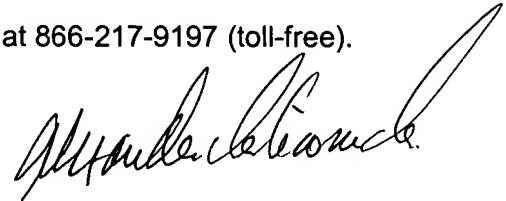
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32. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on (703) 305-9588. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

33. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



CLG  
3/30/05



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PRIMARY EXAMINER